

PRIVATE HOME INSPECTION – *Strong in Ontario, Strong Across Canada*

Article provided courtesy of the Ontario Association of Home Inspectors

In Ontario, private home and property inspectors provide two core services which are essential in the real property marketplace:

- inspection services to buyers or vendors of existing and new residential and small commercial buildings during the sale process; and
- advice on the condition of buildings and building components for valuation, maintenance or insurance purposes.

Much of the business of inspectors involves re-sales and is identified by referral, and the vast majority of referrals come from members of the Ontario Real Estate Association (OREA).

Private home inspectors are strategic partners in the system which ensures public health and safety, value, and economic fairness of the building marketplace, particularly the residential marketplace. Inspectors complement the roles played by real estate professionals, appraisers, builders, code authorities, municipal and private enforcement staff, lawyers, mortgage lenders, structural professionals and para-professionals, and warranty and insurance systems. Inspectors help buyers risk-manage as they make acquisition decisions, and owners risk-manage as they operate their buildings and make investment decisions. As partners in this system, private inspectors always endeavour to operate in a manner consistent with the level of the other practitioners, using a risk model based on highly skilled practitioners carrying sufficient errors & omissions and general liability insurance.

In Ontario, organized private inspection is represented by the combination of two sister organizations: the Canadian Association of Home and Property Inspectors (CAHPI)



and the Ontario Association of Home Inspectors (OAHI). CAHPI-Ontario is one of seven member organizations of CAHPI National and the advocacy organization for inspectors in Ontario. OAHI is the only certifying organization in Ontario, pursuant to Provincial legislation granted in 1994. It regulates the prerequisite educational and experience qualifications for, and use of, the designations of “Registered Home Inspector” and “RHI”. It is now the only truly legitimate certifier of private inspectors in Ontario. Yet, 75% of private inspection is non-affiliated.



OAHI and CAHPI-Ontario have been evolving over the last decade, witnessed by, among other things, the following:

- strong membership growth to nearly 800 members;
- vibrant organizations with strong leadership, formal governance structures and active regional and topical committees;
- continuously improving education and testing requirements for members, delivered by its own qualifications and discipline process, and in partnership with several community colleges and regulatory bodies;
- success in creating and administering its own pooled insurance plan for members, launching in 2007;
- recruitment of its first Chief Operating Officer to help take the organization to the next level of legitimacy and success; and,
- more established advocacy and stakeholder relationships with industry, government and the media.



While OAHI and CAHPI-Ontario strive to provide a standard and value proposition to attract more of the unaffiliated, and often under-qualified, inspectors doing business in Ontario, they have also helped move the yardsticks nationally. A Canada Mortgage and Housing Corporation (CMHC) study in 1996 identified inconsistencies in home inspections across Canada. At the same time, there was increased demand for home inspections, and the lack of qualified practitioners led to a number of consumer concerns. CMHC demanded some level of competence and training. CAHPI is the organization that was created by the Canadian home inspection industry to undertake this and other projects at a national level, with the goal to establish and develop certification (persons) and accreditation (educators) models that will

lead to a recognizable and credible inspection industry across Canada.

Over a decade, using the frameworks of the National Occupational Standards and ISO related standards for certification and accreditation processes, CAHPI has created the National Certification Program and the associated designation of National Certificate Holder (NCH). As with many technical professions – engineering, survey, etc., it is now possible and advisable to hold both a provincial and national designation in inspection –the NCH, and the provincial designation of Registered Home Inspector (RHI). OAHI is

currently in the process of integrating the national system with the Ontario system so that they reciprocate. A major hope is that all of the unaligned inspectors in Ontario will pursue the NCH certification at a minimum, and continue to Ontario's RHI level, which is somewhat more stringent. This kind of continuous professional development

reduces risks for consumers and the marketplace.

On a final note, at the present time the Canadian home and property inspection occupation is neither regulated by government, nor fully codified by the formal demands of industry trading partners such as OREA. OAHI has long held the view that the private inspection sector should be regulated and self-managed, and that is the wish of the national level as well. Since housing and consumer protection are provincial matters, this means that each jurisdiction needs to answer the call. CAHPI-Ontario and OAHI are working with several government ministries and industry allies to make this happen in Ontario. If it doesn't happen, and even if it does, the real estate brokerage community should continue to exert influence over the quality, scope and affiliation of private home inspection in Ontario.